

WEST Search History

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DATE: Friday, March 05, 2004

Hide?	<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>
		<i>DB=USOC,EPAB,JPAB,DWPI; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L1	card same funds same transfer same terminal	61
		<i>DB=EPAB,DWPI; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L2	(card or purse) same ((increas\$3 adj2 value) or revalu\$3) same (funds or amount or money) same (transfer?)	1
		<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L3	(card or wallet or (readable adj media)) near4 (reader or terminal)	52392
<input type="checkbox"/>	L4	L3 and (identification)	15573
<input type="checkbox"/>	L5	(revalu\$4 or increas\$3 or (transfer\$3 near4 (funds or amount or money)) or revalu\$3)	4916744
<input type="checkbox"/>	L6	revalu\$4 or increas\$3 or (transfer\$3 near4 (funds or amount or money))	4916744
<input type="checkbox"/>	L7	(revalu\$4 or increas\$3 or (transfer\$3 near4 (funds or amount or money))) near10 (card or wallet or (readable adj media))	14955
<input type="checkbox"/>	L8	L7 and ((user or owner or customer or consumer) near4 identification)	1476
<input type="checkbox"/>	L9	L8 and 3	1457
<input type="checkbox"/>	L10	L9 and ((server or processor or computer) same account same identif\$3)	278
		<i>DB=EPAB,JPAB,DWPI; PLUR=YES; OP=ADJ</i>	
<input type="checkbox"/>	L11	(card or purse) near4 ((funds or amount or value) near4 (transfer\$3 or increas\$3 or affect\$3))	411
<input checked="" type="checkbox"/>	L12	L11 and (terminal or reader)	142

END OF SEARCH HISTORY

reviewed all abstracts and KWIC txt
3/5/04

WEST Search History

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<input type="checkbox"/>	L4	L3 and (identification)	15573
<input type="checkbox"/>	L5	(revalu\$4 or increas\$3 or (transfer\$3 near4 (funds or amount or money)) or revalu\$3)	4916744
<input type="checkbox"/>	L6	revalu\$4 or increas\$3 or (transfer\$3 near4 (funds or amount or money))	4916744
<input type="checkbox"/>	L7	(revalu\$4 or increas\$3 or (transfer\$3 near4 (funds or amount or money))) near10 (card or wallet or (readable adj media))	14955
<input type="checkbox"/>	L8	L7 and ((user or owner or customer or consumer) near4 identification)	1476
<input type="checkbox"/>	L9	L8 and 3	1457
<input type="checkbox"/>	L10	L9 and ((server or processor or computer) same account same identif\$3)	278

END OF SEARCH HISTORY

revised all abstracts and kwik text.
for relevance 3/5/04

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2004/Mar 06
(c) 2004 ProQuest Info&Learning

*File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 9:Business & Industry(R) Jul/1994-2004/Mar 05
(c) 2004 Resp. DB Svcs.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2004/Mar 08
(c) 2004 The Gale Group

File 476:Financial Times Fulltext 1982-2004/Mar 06
(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Mar 06
(c) 2004 Business Wire.

*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.

File 624:McGraw-Hill Publications 1985-2004/Mar 05
(c) 2004 McGraw-Hill Co. Inc

*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more

File 636:Gale Group Newsletter DB(TM) 1987-2004/Mar 08
(c) 2004 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Mar 05
(c) 2004 The Gale Group

File 613:PR Newswire 1999-2004/Mar 06
(c) 2004 PR Newswire Association Inc

*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2004/Mar 08
(c) 2004 The Gale Group

*File 16: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2004/Mar 06
(c) 2004 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2004/Mar 05
(c)2004 The Gale Group

*File 148: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

File 20:Dialog Global Reporter 1997-2004/Mar 07
(c) 2004 The Dialog Corp.

File 35:Dissertation Abs Online 1861-2004/Feb
(c) 2004 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

*File 583: This file is no longer updating as of 12-13-2002.

File 65:Inside Conferences 1993-2004/Feb W5
(c) 2004 BLDSC all rts. reserv.

File 2:INSPEC 1969-2004/Feb W5
(c) 2004 Institution of Electrical Engineers

*File 2: Alert feature enhanced for multiple files, duplicates removal, customized scheduling. See HELP ALERT.

File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.

File 474:New York Times Abs 1969-2004/Mar 05
(c) 2004 The New York Times

File 475:Wall Street Journal Abs 1973-2004/Mar 05
(c) 2004 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Feb
(c) 2004 The HW Wilson Co.

File 348:EUROPEAN PATENTS 1978-2004/Feb W05
(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040304,UT=20040226
(c) 2004 WIPO/Univentio

File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)
(c) 2004 JPO & JAPIO

*File 347: JAPIO data problems with year 2000 records are now fixed.
Alerts have been run. See HELP NEWS 347 for details.

? ds

Set	Items	Description
S1	1453	(CARD) (S) (TERMINAL OR READER) (S) (TRANSFER? OR LOAD? OR CHARG?) (S) (MONEY OR FUNDS)
S2	287	S1 AND (IDENTIFICATION)
S3	716	(CARD) (S) (TERMINAL OR READER) (S) (TRANSFER? OR LOAD? OR CHARG? OR REVALU? OR INCREAS?) (S) (MONEY OR FUNDS OR BALANCE)
S4	1788	(CARD) (S) (TERMINAL OR READER) (S) (TRANSFER? OR LOAD? OR CHARG? OR REVALU? OR INCREAS?) (S) (MONEY OR FUNDS OR BALANCE)
S5	84520	(SERVER OR COMPUTER OR PROCESSOR) (10W) (TRANSFER? OR SWAP? OR ROUT? OR COVERT?)
S6	43	S4 AND S5
S7	33	RD S6 (unique items)
S8	24	S7 AND PY<1999

reviewed all references, specifically those paragraphs
containing KVIC text.

JP
3/5/04

4/K,3/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02665073 412103061
Credit card portfolio options
Amato, Charlie
Credit Union Magazine v69n9 PP: 12 Sep 2003
ISSN: 0011-1066 JRNL CODE: CUG
WORD COUNT: 614

ABSTRACT: In the past, credit **card** issuers didn't consider buying a credit union **card** program an attractive option. Now, large credit **card** players aggressively seek credit union partners willing to enter into agent relationships. Credit unions have three basic choices for their credit **card** portfolio: sell it; keep it and do nothing; or keep it and commit to making it successful. Credit unions must weigh the risks related to selling a **card** portfolio. What they're selling isn't just the **card balance**. It's control over the relationship with the **card member**, the marketing program, and the asset's performance. By outsourcing merchant services, credit unions...

... to members and build better relationships without additional staff. Beyond servicing tools, merchant services can **increase** revenue through potential surcharges such as merchant statements, imprinter rental, point-of-sale **terminal** rental, and fees for administration, authorization, merchant **charge-back**, and debit **card** transactions.

4/K,3/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02659654 415469961
Effective cash management can save time and help boost profits
Barnett, Michael L
Agency Sales v33n9 PP: 22-23 Sep 2003
ISSN: 0749-2332 JRNL CODE: AGE
WORD COUNT: 926

...TEXT: off the time needed to turn your receivables into cash.

* Do you mail or deliver **charge** and debit **card** sales records to your bank? Electronic **card** processing services can eliminate this chore and take over your daily and monthly record keeping...

... reconciled daily and the information transmitted to your financial institution through a point-of-sale **terminal**. Monthly summary statements are also generally provided. Moreover, **card** payments can be automatically credited to your account and swept into your **money** market **funds** to begin earning interest as soon as possible.

* Do you prepare your own payroll? This...

4/K,3/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02624006 375509591
Consumer beware
Andrews, David
Credit Management PP: 14 May 2003
ISSN: 0265-2099 JRNL CODE: CRM
WORD COUNT: 1710

...TEXT: have had the wool pulled over their eyes by lenders. Getting into difficulties with credit **card** debt - often as a result of missed payments and resulting **charges** and rapidly mounting interest - is a common theme. Did they read the small print? Most...

... also a pensioner dependent entirely on the State. Desperate for a few extra quid, the **reader** applied for a credit **card** from a well known provider. This US backed company enjoys healthy business with non-mainstream borrowers on very low incomes. The **card** company set a cautious £200 credit limit, which my **reader** swiftly spent. He then missed the first month's repayment deadline, was **charged** accordingly, and then interest - which was around the 30 per cent mark - quickly began to...

... than he had borrowed - from his limited income. He complained bitterly that he was being **charged** extortionate rates of interest - what could my newspaper do about it? The answer was, unfortunately...

... millions of others, this man entered into an agreement, where interest rates and late payment **charges** were fully documented as they have to be under the terms of the Consumer Credit Act. The company could reasonably expect to be repaid its **money**, but was accused of being greedy and heartless.

Did the card company act unfairly? Given...

4/K,3/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02544911 291016431
Small Change, Big Fees
BODNAR, JANET
Kiplinger's Personal Finance v57n3 PP: 91 Mar 2003
ISSN: 1528-9729 JRNL CODE: GCHT
WORD COUNT: 553

ABSTRACT: A **reader** asks why a college student's debit **card** was not rejected during a purchase if there was not enough **money** in the checking account. The student was hit with 3 overdraft **charges** of \$30 each. The bank's response was that in return for sparing the student the embarrassment and inconvenience of having the **card** rejected at the checkout counter, the bank extracts its pound of flesh in the form of a standard bounced-check **charge**.

4/K,3/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02541696 289459341
Fast food meets fast payment
Punch, Linda; Green, Jeffrey
Credit Card Management v15n12 PP: 18-22 Feb 2003
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2061

...TEXT: those used by cardholders to pay at the pump at a gas station can further **increase** the speed of a drive-through transaction, says Paul Rasori, marketing director for North America for Santa Clara, Calif.-based **terminal** maker VeriFone Inc. "By the time you get around to the window, the credit **card** has already been billed and there's no exchanging of **money** or counting change," he says.

What's more, consumers over the past few years have...

4/K,3/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02492070 235219411
The attack on interchange
Rolfe, Richard
Credit Card Management v15n9 PP: 18-24 Nov 2002
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 3101

...TEXT: from Dutch merchants of Interpay's role as the sole acquirer and processor of debit **card** payments. It commented in its June Quarterly Bulletin, "The fact that Interpay is the single...

... business users has been the subject of debate, in which retailers' criticism of the tariffs **charged** by Interpay and of its authority to set (electronic **funds transfer**/point-of-sale) **terminal** specifications has been especially severe."

Prompted by this criticism, the central bank's working group...

4/K,3/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02384765 129419061
ABN AMRO gets hitched to Star
Gerson, Vicki
Bank Systems & Technology v39n7 PP: 16 Jul 2002
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 582

...TEXT: four primary types of serv-- ice to financial institutions: full-service pro-- cessing (in which **terminal** driving, **card** author-- ization and electronic **funds transfer** switch-- ing

are all performed by Star); authorization processing (in which **terminal** driving and EFT switching are performed by Star, and **card** authorization is performed by the financial institution); co-op processing (in which Star drives ATMs...

4/K,3/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02348906 113096510
Bargain bloopers
Foster, Ed
InfoWorld v24n14 PP: 68 Apr 8, 2002
ISSN: 0199-6649 JRNL CODE: IFW
WORD COUNT: 1082

...TEXT: Internet pricing can bite you even when you're the one doing the selling. A **reader** was surprised recently to receive notice from Billpoint, eBay's credit **card** payment service, that there was a problem with an item he'd auctioned off two...

...The guy who won my auction lived locally and wanted to pick it up," the **reader** wrote. "He paid for the item via Billpoint, and so I agreed. Yesterday I received an e-mail from Billpoint informing me that I'd received a **chargeback** on the auction." After receiving the notice, he e-mailed four others who had sold...

... let the successful bidder pick up his merchandise, and each was now being told the **money** would be taken from their bank account to reverse the **charges**. Billpoint told them the chargeback decision is made by the cardholder's bank, as stipulated...

4/K,3/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02306048 103491288
Personal on-line payments
Kuttner, Kenneth N; McAndrews, James J
Economic Policy Review - Federal Reserve Bank of New York v7n3 PP: 35-50
Dec 2001
JRNL CODE: EPV
WORD COUNT: 8600

...TEXT: than written instructions, delivered by hand or by mail, directing the payer's bank to **transfer** account balances from the check writer to the payee. The payee's bank utilizes the system for clearing check payments to have **funds transferred** from the check writer's bank to it, typically at a collecting bank at which they both hold accounts. An analogous arrangement characterizes credit **card** transactions. For payments processed electronically, the **card**, together with the **terminal**, creates instructions communicated (in an encrypted format) over telephone lines to **transfer money** from a line of credit of the cardholder to the payee, again using a clearing and settlement system

to **transfer funds** between the banks involved.

Cash is unique as a payment instrument in that it self...

4/K,3/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02282210 71810117
E-money in transitional economies
Stojanovic, Aleksandar
Comparative Economic Studies v43n1 PP: 101-118 Spring 2001
ISSN: 0888-7233 JRNL CODE: ASE
WORD COUNT: 7042

...TEXT: electronic banking.

Notes

1. Mondex electronic cash is carried on a smartcard, which is credit **card** -sized with an embedded microprocessor, capable of making transactions and storing balances. Customers **charge** their **card** with encrypted cash from an ATM, from a public telephone, from their own smartcard-enabled telephone or a PC. The Mondex **card** is inserted in a **terminal** to make a purchase. The amount of the transaction is **transferred** to the retailer's smartcard in the **terminal**, and the **balance** is later transmitted to the bank, by presenting a **card** , or electronically (by switching to on-line communication with the bank).

2. This requires improved...

4/K,3/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02221912 80419715
Merging markets
Harter, Betsy
Wireless Review v18n17 PP: 42-46 Sep 1, 2001
ISSN: 1099-9248 JRNL CODE: WLR
WORD COUNT: 1793

...TEXT: based prepaid service. PreNet's PreCash solution integrates with a carrier's prepaid platform to **transfer** cash in real time. PreNet produces cards with a 16-digit number that is tied...

... as well as PreNet's other retail partners around the county. The customer takes the **card** to any location that displays a PreCash sticker, similar to Visa or MasterCard logos at retailers. The clerk swipes the **card** into a point-of-service **terminal**, then enters the amount of **money** the customer wants to add. PreNet's server queries the carrier's server to ensure that the customer's phone number is valid. Once the number is verified, the **terminal** authorizes the transaction and prints a receipt. A real-time message is sent to the carrier, and the **money** is **loaded** into the handset.

"It provides a more secure method of transferring cash to the customer...

4/K,3/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02194109 75346751
EDRI White Paper: The Internet economy and its impact on local economic development
Kolzow, David R; Pinero, Ed
Economic Development Review v17n3 PP: 82-99 Winter 2001
ISSN: 0742-3713 JRNL CODE: EDR
WORD COUNT: 12112

...TEXT: needs another approach, such as ecash or smart cards.

Smart cards and E-cash (digital **money**) may be the future of **money**, or at least of small change. Smart cards are plastic "credit" cards with an embedded microchip. Many are now used as telephone or public transit payment devices. They can be **loaded** with currency from and ATM or via a **card reader** from a telephone or personal computer. This "currency" can then be spent at businesses, vending...

...that have been equipped with the appropriate devices. At this most basic level, a smart **card** is simply a debit **card** that does not require bank approval for each transaction; clearance takes place each day and...

4/K,3/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02189232 73014255
Credit where credit is due
Taaffe, Joanne
Organisation for Economic Cooperation & Development. The OECD Observer n224 PP: 29-33 Jan 2001
ISSN: 0029-7054 JRNL CODE: OED
WORD COUNT: 1625

...TEXT: artifacts via a mobile handset. Either the trader will slot a customer's smart credit **card** into a mobile phone-cum-smart-**card reader**, or the tourist will perform a **money transfer** to the trader's bank account.

Doing away with the need to carry wads of...

4/K,3/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02168091 73081681
Wise up to smart cards
Barnwell, Thomas; Beliakov, Victor

Asian Business v37n5 PP: 53-54 May 2001
ISSN: 0254-3729 JRNL CODE: ABN
WORD COUNT: 1199

...TEXT: or less, which will drive the acceptance of smart cards.

In this case, a smart **card** acts as an electronic wallet, or e-wallet, and the chip on the **card** manages cash balances so you can make purchases. You fill your e-wallet by electronically **transferring** cash value to your **card** from a bank account or other source. The **transfer** is done through a **reader** either at your bank, attached to your telephone, or over the internet. The value is stored on the **card** until you make a purchase, or **transfer funds** to another vendor or financial institution.

Part of the reason for the uneven acceptance of...

4/K,3/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02137191 69560378
Tax preparers turn to debit cards
Anonymous
Credit Card Management v13n12 PP: 6-8 Mar 2001
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 659

...TEXT: Jackson Hewitt Inc.'s accelerated-refund program this year can choose to get their refund **loaded** onto a signature-based, MasterCard-branded Jackson Hewitt Cash **Card** rather than by check. The magnetic-stripe, stored-value **card** enables individuals to use their refunds to buy merchandise anywhere MasterCard is accepted worldwide. By keying in their personal identification numbers on the **terminal** keypads, cardholders also can shop at merchant locations that accept the MAC or Star Systems electronic **funds transfer** network brands. The **card** can also be used to withdraw **funds** from Cirrus automated teller machines.

Meanwhile, Kansas City, Mo.-based H&R Block Tax Services...

4/K,3/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02107500 66442524
Bank cards heed the smart card call
Fargo, Jason
Credit Card Management v13n10 PP: 25-30 Jan 2001
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 3533

...TEXT: customers; First USA offered at least some consumers a low 1.9% rate with a **balance transfer**. Similarly, AmEx offered free smart **card** readers to new Blue cardholders for the first few months

in an effort to boost acceptance of the technology. Now First USA is giving away one free **reader** to all new cardholders, while Fleet is offering free readers to the first 100,000...

4/K,3/17 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02085803 63145986
Fuel tax
Sussams, John
Management Services v44n11 PP: 8-10 Nov 2000
ISSN: 0307-6768 JRNL CODE: MNS
WORD COUNT: 2519

...TEXT: scheme would be one in which all eligible commercial vehicles are issued with a smart **card**, valid for the same period as the licence, and having a unique PIN number. Use of the **card** would ensure that the price **charged** was whatever the Government wanted it to be. So, if the pump price were, say...

... which had exceeded their tax-free allowance, then the price using the commercial vehicle smart **card** and EFTPOS (electronic **funds transfer** at point of sale) might be L3 per gallon (66p per litre) or roughly the...

... be scope for improving the current systems for collecting the tax and avoiding fraud. A **terminal** could be designed which transmitted the basic (tax-free) **charge** to the retailer's account and the **balance** payable (duty plus VAT) to the relevant VAT office. (VAT is also administered by Customs...

4/K,3/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02053491 57710158
Money laundering: Staying ahead of the latest trends
Moulette, Patrick
Organisation for Economic Cooperation & Development. The OECD Observer
n220 PP: 28-30 Apr 2000
ISSN: 0029-7054 JRNL CODE: OED
WORD COUNT: 1364

...TEXT: of origin.

The new payment technologies smart cards, online banking and electronic cash - can theoretically **increase** the opportunities for laundering. If an online financial institution is located in an area known...

... banking secrecy and requires little or no proof of identity for opening an account, the **money** launderer can then move **funds** from the convenience of his computer **terminal**. Certain smart **card** and e-cash systems likewise present a risk in that no upper limit is set on transactions. While most smart **card** systems do not permit direct

card-to-card transactions, others are being developed that may have this capability of bypassing a financial intermediary...
... suitable monitoring by the supervisory authorities, these new payment technologies could well be vulnerable to **money** laundering operations.

The gold "hedge"

As in the case of high-value commodity markets, the...

4/K,3/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02050123 56852820
Digital signatures on the move
McCarthy, Paula
Telecommunications v34n7 PP: 74-75 Jul 2000
ISSN: 0040-2494 JRNL CODE: TIE
WORD COUNT: 1207

...TEXT: regulated exchange of digital number combinations and therefore requires that the user has both a **card reader** with the relevant software and a chip **card**. This **card** contains the 'private key', which is a code made up of a combination of numbers. A person ordering goods or **transferring money** over the internet signs using his private key, which is protected by a PIN (personal...

4/K,3/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02046385 56783591
Fighting Internet card fraud
Murphy, Patricia A
Credit Card Management v13n4 PP: 18-26 Jul 2000
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2037

...TEXT: qualify for the lower card-present fees.

'E-Debit Cards'

The idea of hooking a **card reader**/PIN pad to a computer isn't novel. NYCE Corp., the Woodcliff Lake, N.J., company that operates the NYCE electronic **funds transfer** network, was scheduled at mid-year to begin testing a new Internet debit **card** with two online retailers--CVS.com and Walgreens.com along with Paymentech, the Dallas-based merchant acquirer...

4/K,3/21 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02022712 52540642

The changing nature of the payments system: Should new players mean new rules?

Mester, Loretta J

Business Review - Federal Reserve Bank of Philadelphia PP: 3-26 Mar/Apr 2000

ISSN: 0007-7011 JRNL CODE: FRB

WORD COUNT: 10449

...TEXT: this process, the consumer writes a check to pay a merchant, who then uses a **reader** to send the information on the check to an automated clearing house that **transfers** the **funds**. The paper check is not routed to the paying bank or cleared.¹⁴ Conversion is...

... on the use of electronic banking.¹⁵ Over 60 percent of households have an ATM **card** (Table 2), indicating this form of electronic banking is now mainstream (although only about 25...

4/K,3/22 (Item 22 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01993068 50203369

E-payment choices

Redman, Russell

Bank Systems & Technology v37n3 PP: 8-9 Mar 2000

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 1364

...TEXT: Transaction Network Services.

Another Internet debit payment system being tested involves several other electronic **funds transfer** (EFT) networks - including Star System, PULSE, ConcordMAC and Maestro (MasterCard) - plus Citigroup and the National...

... Called Internet Secure ATM Payments (ISAP), the solution would require consumers to use a smart **card** and a **reader**, linked to their PC, to generate a digital signature, which would authorize an online purchase with their ATM **card**.

"Instead of using their PIN, they would use their digital signature," said Scott Lang, senior...

4/K,3/23 (Item 23 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01887945 05-38937

E-money and payment system risks

McAndrews, James J

Contemporary Economic Policy v17n3 PP: 348-357 Jul 1999

ISSN: 1074-3529 JRNL CODE: CPI

WORD COUNT: 6777

...TEXT: it is now.

It should be clear that the fraud and operational problems in e-money systems could conceivably risk interruption of the performance of the system itself. Indeed, systemic risks in the context of e-money systems pose new challenges to payment providers. David Chaum (1996), president of the DigiCash Corporation...

... has pointed out a shortcoming of the Mondex system (a competitor to DigiCash's smart-card system): Mondex allows person-to-person **transfer**, which opens the possibility of the total collapse of the Mondex system if an organized criminal group were to compromise the security of one **card**. By compromising one **card** (or one **card reader** in the case of the Japanese Pachinko **card** scheme), a criminal organization could **transfer funds** to other cards ad infinitum, eroding the value of even 100 percent backing.

Legal Risk...

4/K,3/24 (Item 24 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01827790 04-78781
Get smart about smart cards
Guard, L Michael; Guard, Mary Beth
ABA Bank Compliance v20n5 PP: 25-30 May/Jun 1999
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 4180

...TEXT: to make arrangements tonight to travel tomorrow.

First, he dials his bank. Inserting his smart **card** into a special slot on his telephone, he follows a series of prompts and commands to **transfer funds** from his bank account to the chip embedded in the thin plastic **card**. Next, he logs on to the Internet. First stop, his favorite travel planning site. He peruses the flight schedules, makes his choice, and pays for his ticket by **transferring** value from his smart **card**, using a special smart **card reader** that is installed in his computer. Once purchased, the electronic ticket is then transmitted to the smart **card** and stored there, along with Don's frequent flyer program information and mileage record. Because his seating preferences and special meal request were already on the **card**, filling out the online form took just minutes. He clicks over to ABA's Web site to register for the conference. The registration fee is paid via his smart **card**.

With travel arrangements complete, he throws his laundry into the car and heads for the...

?

PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES

? ds

Set	Items	Description
S1	1453	(CARD) (S) (TERMINAL OR READER) (S) (TRANSFER? OR LOAD? OR CHARG?) (S) (MONEY OR FUNDS)
S2	287	S1 AND (IDENTIFICATION)

S3 716 (CARD) (S) (TERMINAL OR READER) (S) (TRANSFER? OR LOAD? OR
CHARG? OR REVALU? OR INCREAS?) (S) (MONEY OR FUNDS OR BALANCE)
S4 1788 (CARD) (S) (TERMINAL OR READER) (S) (TRANSFER? OR LOAD? OR
CHARG? OR REVALU? OR INCREAS?) (S) (MONEY OR FUNDS OR BALANCE)
S5 84520 (SERVER OR COMPUTER OR PROCESSOR) (10W) (TRANSFER? OR SWAP?
OR ROUT? OR COVERT?)
S6 43 S4 AND S5
S7 33 RD S6 (unique items)
S8 24 S7 AND PY<1999
? t s8/3,k/1-24

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01707908 03-58898
All food stamp benefits to be issued electronically
Oliveira, Victor; Levedahl, J William
FoodReview v21n1 PP: 35-39 Jan-Apr 1998
ISSN: 0164-3428 JRNL CODE: FOO
WORD COUNT: 3088

...TEXT: EBT, already operating in 30 States.

EBT Eliminates Paper Food Stamp Coupons

EBT is a **computer**-based electronic system that allows recipients to authorize the **transfer** of their Government benefits to a retailer's account to pay for products received. Benefits...

...either on-line or offline technology.

The on-line EBT system uses the same electronic **funds transfer** technology that many grocery stores use for their debit **card** payment system. Information about the recipient's account is stored in a central computer. Recipients are issued plastic magnetic-stripe electronic benefit cards similar to a bank **card**, and a secret personal identification number (PIN) is selected by the client or is assigned...

... groceries, recipients take the food items to a check-out lane equipped with an electronic **reader**. To access a food stamp account at the central computer, the recipient's **card** is run through the **reader**, the cashier keys in the purchase amount, and the recipient confirms the transaction and enters...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01570766 02-21755
Looking forward: The role for government in regulating electronic cash
Schreft, Stacey L
Economic Review (Federal Reserve Bank of Kansas City) v82n4 PP: 59-84
Fourth Quarter 1997
ISSN: 0161-2387 JRNL CODE: EKC
WORD COUNT: 15259

...TEXT: example, load digital cash onto their stored-value cards and pay for goods purchased over **computer** networks by **transferring** value to sellers via card readers connected to their computers.

The demand for digital cash... will work much like the electronic-cash products in use today.

A smart stored-value **card** typically works as follows. A consumer buys a stored-value **card** from an issuer, which need not be a bank. The issuer presumably sets aside the receipts from all such sales in a separate general account. The consumer can use the **card** to make purchases either from other consumers or from merchants, providing the recipient has electronic equipment that can read the **card**.⁴² In making a purchase, the consumer gives the **card** to the seller, who in turn runs the **card** through a **card reader**. The **card reader** effectively deducts value from the customer's **card** and stores information on the value **transferred**. The consumer can **transfer** additional value to the **card** from an account the customer keeps with the **card** issuer. So far stored-value transactions allow the individual consumers and merchants involved to remain anonymous, as is true of cash transactions. There is no record of who **transferred** which **funds** to whom.⁴³

After making a sale, the seller or recipient of the stored value...

... exchange. Purchases with smart stored-value cards are more complicated, involving multiple parties and a **computer** network. Behind the scenes there is an electronic **transfer** of funds either directly from the card issuer to an account at what often is...

8/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01553907 02-04896
Will you be ready for e-cash?
Gregg, Leigh
Credit Union Executive v38n1 PP: 12-14 Jan/Feb 1998
ISSN: 1053-6744 JRNL CODE: CUE
WORD COUNT: 1988

...TEXT: acceptance, says Rae Miles, vice president of CUNA & Affiliates' business development department.

Card-based products

Card -based or token-based products (smart cards or stored-value cards) are prepaid and consist...

...POS) transaction between customer and merchant. The member either buys a disposable, prepaid, stored-value **card** or **loads** the value from a credit union account onto a reloadable **card**. When the member pays at the POS, the merchant's off-line **terminal** reads and **transfers** the information from the **card** to the **terminal**. Each day, the merchant connects its **terminal** to a phone line and

uploads its information to its financial institution. The **money** is credited to the merchant's bank account, and the transactions clear.

The Mondex model...

...value from one card to another. Two people can insert their cards into a handheld **computer** or "electronic wallet" and **transfer** the value. They also can do this remotely with terminals hooked to phone systems. The...

8/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01385692 00-36679
The modernization of regulation E
Brandel, Roland E; Adams Lee S
ABA Bank Compliance v18n1 PP: 12-21 Jan/Feb 1997
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 6474

...TEXT: mass transit systems, telephone companies, and universities to financial institutions.

The issuer of the device "**loads**" the **card** with prepaid value, which can then be accessed at a POS **terminal** by the consumer for purchases at such locations as retail stores, mass transit services, and...

... prepaid value is typically stored on a computer chip or magnetic stripe located on the **card**, and the **balance** recorded on the **card** is decreased at the POS **terminal** by the amount of the transaction. Storedvalue systems may be "closed systems," which involve one...

...photocopiers, or universities. Or they may be "open systems," which have multiple uses and multiple **card** issuers.
Do Stored-Value Cards Use "Accounts"?

The EFTA defines an "electronic fund transfer" as...page.)

Computer Network Payment Systems

Another area in which payments technology is evolving is through **computer**-based systems that use stored-value concepts to **transfer** funds through a computer network ...the Internet. In these types of systems, value is transferred to the user's personal **computer** in much the same way as it is **transferred** in a card-based system, and the user can then send this value to other...

8/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01013112 96-62505
Smart cards: Signal a cashless society
Morrall, Katherine

Bank Marketing v27n4 PP: 13-17 Apr 1995
ISSN: 0888-3149 JRNL CODE: BNM
WORD COUNT: 2992

...TEXT: using either magnetic stripe (or mag stripe) or microprocessor (chip).

Unlike a debit or credit **card**, the stored value **card** contains the "value" of its purchasing power right on the **card**. Each time a purchase is made, a special **terminal** at the point of sale deducts the amount from the value of the **card**. When the value amount has been exhausted, the **card** is rejuvenated with additional value by placing it into a device known as a **reader/writer**, which can either stand alone, or be installed in an ATM or other on-line terminals. Consumers can then **transfer money** into the stored value **card** by accessing their checking account using a PIN or inserting cash directly into the machine... a new generation of public phones being introduced by British Telecom will be equipped to **transfer** value from a checking account onto a Mondex **card**. A **balance reader** resembling a key chain lets cardholders check their **balance** on the **card** without going to an ATM. The **card** will hold five different currencies and will be accepted at retail stores, toll booths, pay...be installed in an ATM or point-of-sale terminal, or connected to a personal **computer**, telephone or other device.

In the Chemical pilot, employees could **transfer** cash value to the cards from their bank accounts at selected Chemical ATMs that were...

8/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00716215 93-65436
Money laundering, financial fraud, and technology: The perils of an instantaneous economy
Zagaris, Bruce; MacDonald, Scott B
George Washington Journal of International Law & Economics v26n1 PP: 61-107 1992
ISSN: 0748-4305 JRNL CODE: JIL
WORD COUNT: 18916

...TEXT: case for the millions of people who make daily use of automated teller machines (ATMs), **computer** checkout machines at grocery stores, and electronic wire **transfers**. Corporate and individual record keeping is now done by computer. Credit checks on eager consumers...swaps in international money laundering, see Marshall, supra note 48, at 297-303.

51. Credit **card** fraud is a major problem in the United States and a number of developed countries...

... In spite of the necessity to introduce a Personal Identification Number (PIN) before using a **terminal**, no system can be completely against misuse...." ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT, ELECTRONIC **FUNDS TRANSFER**: PLASTIC CARDS AND THE CONSUMER 3-64 (1989). One estimate of the cost of credit **card** fraud to banks in the United Kingdom in 1991 was 165 million pounds (approximately \$273...

8/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00616425 92-31527
How Technology Is Changing Banking
Gart, Alan
Journal of Retail Banking v14n1 PP: 35-43 Spring 1992
ISSN: 0195-2064 JRNL CODE: JRB
WORD COUNT: 5123

...TEXT: other forms of EFT systems to reduce the costs of processing payments. EFT systems incorporate **computer**-based technology to record transactions and **transfer** funds between parties. There are three major wholesale electronic payment systems: Fed Wire and CHIPS...POS terminals are located in gasoline stations, supermarkets, and retail stores. POS systems permit instant **transfer** of **funds** from the user's checking account when the buyer uses an electronically encoded debit **card** with a confidential personal identification number. The most widespread use of POS is for check and credit **card** verification. But other functions have also been programmed into the POS **terminal**. For example, the **terminal** can be used by a retail shop to keep track of the hours worked by...

8/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00583665 91-58012
ITU Telecom '91: Satellite Report
Anonymous
Satellite Communications v15n12 PP: 14-15 Dec 1991
ISSN: 0147-7439 JRNL CODE: SAC
WORD COUNT: 559

...TEXT: s DPC until the client's DPC is operational again.

Telespazio's Ultra Small Antenna **Terminal** (USAT) networks are for transactional data traffic. The networks, which are of the star configuration, are typically used for electronic **money transfer** to point of sale; credit **card** and check validation; automatic teller machines (ATM); and hotel or airline reservations.

Comsat World Systems...

...the technology include voice messaging, high-speed videoconferencing and videophone, digital telephony, Group IV facsimile, **computer-to-computer** data **transfer**, transmission of high resolution color moving images at data rates from 2.048 M/bps...

8/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00198553 83-10114

The Debit Card at the Crossroads

Metzker, Paul F.

Economic Review (Federal Reserve Bank of Atlanta) v68n3 PP: 33-45 Mar 1983

JRNL CODE: ECR

ABSTRACT: The debit **card**, which accesses a customer's checking account **funds**, is used most frequently with automated teller machines (ATM). Potentially, debit cards could virtually replace many cash transactions at the retail point of sale. The debit **card** would activate the **computer** to **transfer** the amount of the purchase price from the customer's checking account to the retailer...

... kept many financial institutions and merchants from aggressively developing and promoting the transition to electronic **funds transfer** (EFT) systems. These include: 1. differences in technologies, 2. disputes over whether financial institutions or merchants should own the necessary **terminal** devices, 3. differences between customer bases, and 4. pricing. In addition, legal, security and fraud... slowed development of EFT systems. Ultimately, the customer will determine the success of the debit **card**.

8/3,K/10 (Item 10 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00045031 76-10866

BANKCARD NETWORK SPEEDS CREDIT CHECK FOR RETAIL MERCHANTS

DATAComm USER PP: 39-40 SEP 1976

ISSN: 0045-9682 JRNL CODE: DCU

ABSTRACT: MASTER-**CHARGE** MERCHANTS IN THE SOUTHWEST ARE USING A NATIONAL CREDIT AUTHORIZATION SYSTEM TO VERIFY ACCOUNT STATUS OF **CARD** USERS AND TO SCREEN UNAUTHORIZED USERS OF STOLEN CARDS. THIS DATAComm NETWORK IS OPERATED BY...

... NETWORK, SERVING SUBSCRIBERS IN TEXAS, OKLAHOMA, AND LOUISIANA. THE SYSTEM ALSO HAS ACCESS TO CREDIT-**CARD** FILES IN OTHER PARTS OF THE U.S. RETAILERS CAN MAKE VERIFICATIONS BY A DIAL-UP CREDIT CHECK OR THROUGH A POINT-OF-SALE **TERMINAL** DIRECTLY CONNECTING A TELEPHONE **TERMINAL** TO THE COMPUTER. FUTURE PLANS FOR THE SYSTEM INCLUDE ADDING DUPLEX FRONT-END **PROCESSOR** SYSTEMS AND BECOMING MORE ACTIVE IN ELECTRONIC-**FUNDS-TRANSFERS**. DIAGRAM.

8/3,K/11 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

2269705 Supplier Number: 02269705 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Playing payments poker (Part 2 of 2)

(The US payments system costs some \$204 bil/year or 3% of GDP; this could be cut 33-50% if payments were made electronically; federal transactions (welfare, Social Security, etc) are moving this way)

Institutional Investor Americas, v XXXII, n 9, p 49+
September 1998
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0020-3580 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2467

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...a complex task. The bill must be secure, and must be routed to the proper **computer**

screen. Funds must then be **transferred** from the correct bank account and moved securely

to another account, and be credited to...

TEXT:

...the card," as the ads say, "for the little things in life."

Competition among smart-**card** makers has produced incompatible systems: Denmark's Danmont (adopted by Visa International), the U.K...

...also is involved with Mondex). Danmont, Proton and the original French carte memoire, or memory **card**, are all closed-loop systems: The cardholder **loads** it with cash, and the **money** moves to the cash register as a bank credit (just like a deposited check), which the bank makes good on when it "polls" participating cash registers. **Money** can be added to a **card** at a suitably adapted automated teller machine -- or, eventually, through a **reader**-writer slot attached to a telephone or computer that can dial into the bank and shift **money** from a bank account to the **card**.

Mondex credits, by contrast, resemble cash. They can be exchanged by individuals without the bank...

8/3,K/12 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01306711 SUPPLIER NUMBER: 07695906 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Western Union mobilises small shopkeepers to grow fat collecting UK community charges.

Ring, Katy
Computergram International, n1271, CGI09260012
Sept 26, 1989
ISSN: 0268-716X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 662 LINE COUNT: 00050

... commission on all monies collected, and they can also, according to Western Union, expect sales **increases** exceeding 20% thereby enabling them to withstand the financial ravages inflicted by the chain stores...

...make. Local authorities will issue every individual that does not elect to pay the community **charge** via direct debit, access **card** or cheque with a Switch **card**. The shop assistant will then simply key in

the amount of cash paid, and pass the payment **card** through the **terminal**. A receipt is then printed. At the end of each day Western Union's main **computer** polls each **terminal** to **transfer** the payment data. The data is subsequently passed onto the local authority's computer while the actual **funds** are paid into Western Union's bank before being credited to the local authority. The entire process is calculated to take four days. Western Union makes its **money** by taking a fee from the local authorities worth around 2% of the amount of **funds** collected. Two pilot schemes start in October - one in the London Borough of Lewisham and...

19890926

8/3,K/13 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0003549514 B06G4A3AEXFT
Survey of Retailing (4): Lasers slice through inefficiency / The impact of technology
DAVID CHURCHILL
Financial Times, P 11
Wednesday, July 30, 1986
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,088

1986

...chains, although two other areas of development are shopping at home via an inter-active **computer** screen or electronic funds **transfer** at the point of sale.

Behind all these developments is the growing awareness by retailers...

...customer has account debited directly at the check-out by the use of a special **charge card** and **terminal**. For the retailer and banker it promises the faster and more efficient **transfer** of **funds** which should help to keep costs down. However, there remains some disagreement between the banks...

8/3,K/14 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00757881
CASH CARDS: TELL YOUR PC TO FILL 'ER UP
Business Week May 13, 1996; Pg 116C; Number 3475
Journal Code: BW ISSN: 0007-7135
Section Heading: Bits & Bytes
Word Count: 241 *Full text available in Formats 5, 7 and 9*

BYLINE:
EDITED BY PAUL M. ENG

TEXT:

... is ready to take the system to the next step: letting you ``refill'' your cash **card** using your personal **computer**. SCM has announced **SwapSmart**, a \$199 smart-**card reader** that fits in a PC **Card** (formerly known as PCMCIA) slot, the same slots found on almost every laptop for attaching...

... marketing, is that such a device will let consumers with an appropriate home-banking connection **transfer money** from their bank accounts to the smart **card** using a home PC equipped with a **SwapSmart reader**. In the meantime, SCM is working to develop other applications, such as smart-**card**-based security systems.

1996

8/3,K/15 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03769341 Supplier Number: 48159021 (USE FORMAT 7 FOR FULLTEXT)
Newsbytes Daily Summary 12/03/97
Newsbytes, pN/A
Dec 3, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 3272

... with the company's faster Power Macs and Power Macintosh G3 systems.

22. Smarty Smart **Card Reader** Turns PCs Into ATMs --
REPEAT/ By Sami Menefee, Newsbytes. Fischer International Systems Corp's Smarty Smart **Card Reader** can now be used to **transfer money** from a customer's checking account to smart cards, for use when virtual cash is...Southern California computer resellers suspected of installing unlicensed software and illegally distributing counterfeit products at **computer swap** meets.

50. Italy - Networking Multimedia Superhighway Planned -- By Steve Gold, Newsbytes. Italtel, Marconi, and Sirti...

19971203

8/3,K/16 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02600892 Supplier Number: 45260837 (USE FORMAT 7 FOR FULLTEXT)
EFT's Final Frontier: Payments Over The Internet
Bank Network News, pN/A
Jan 12, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2276

... already is an infrastructure in place for merchants to accept the cards and to move **funds**. All that is needed is the technology to encrypt the transactions so that if a...

...receive a scrambled message that won't be usable for fraudulent purposes. On -line debit **card** payments over the networks are expected to follow, but bankers say such systems will require...

...handle personal identification numbers and the need for consumers to swipe their cards in a **reader**. Electronic cash may take even longer to come about because merchants and banks have to be signed up and a means has to be developed to **transfer** the **money**. One of the earliest announcements of this nature came from CyberCash. It's selling a payments processing service to credit **card** acquirers and supplying them with a special software they can offer to merchants. The merchants then download the software to their customers. When consumers type in their credit **card** numbers on their computer, a public key encryption technique scrambles the message and sends it out. CyberCash will decode the message and **transfer** the authorization to the issuer of the consumer's **card** for authorization. Wells Fargo expects to test the CyberCash program this quarter with about 10 in a **computer** file. Funds from participating consumers' accounts then are **transferred** electronically by banks or bank networks. Bruce Wilson, CyberCash chief operating officer, says many of...

19950112

8/3,K/17 (Item 3 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01937484 Supplier Number: 43414474 (USE FORMAT 7 FOR FULLTEXT)
THE TECHNOLOGY BEHIND AUTOMATED BANKING SERVICES - AN OVERVIEW.
Financial Technology Insight, pN/A
Nov, 1992
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2610

... need a convenient framework for understanding their technology. To date, automated teller machines (ATMs), electronic **funds transfer** at point of sale (EFTPoS) and telephone banking that is, the three main types of...

...that there is ample scope in the future for customers to be issued with one **card** which will activate all the institutions' ATMs, provide access to the EFTPoS system in which the institution participates, and which could also be used to access a **terminal** which connects to a remote telephone banking service, although to date most telephone banking services...the messages are transmitted.

7.

The card-holder's account is updated by the principal **computer** to accommodate the transaction.

Electronic Funds **Transfer** at Point of Sale (EFTPoS)

An EFTPoS system is approximately analogous to an ATM system...

19921101

8/3,K/18 (Item 4 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01150155 Supplier Number: 40952703 (USE FORMAT 7 FOR FULLTEXT)
WESTERN UNION MOBILISES SMALL SHOPKEEPERS TO GROW FAT COLLECTING UK
COMMUNITY CHARGE

Computergram International, n1270, pN/A

Sept 26, 1989

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 623

... commission on all monies collected, and they can also, according to Western Union, expect sales **increases** exceeding 20% thereby enabling them to withstand the financial ravages inflicted by the chain stores...

...make. Local authorities will issue every individual that does not elect to pay the community **charge** via direct debit, access **card** or cheque with a Switch **card**. The shop assistant will then simply key in the amount of cash paid, and pass the payment **card** through the **terminal**. A receipt is then printed. At the end of each day Western Union's main **computer** polls each **terminal** to **transfer** the payment data. The data is subsequently passed onto the local authority's computer while the actual **funds** are paid into Western Union's bank before being credited to the local authority. The entire process is calculated to take four days. Western Union makes its **money** by taking a fee from the local authorities worth around 2% of the amount of **funds** collected. Two pilot schemes start in October - one in the London Borough of Lewisham and...

19890926

8/3,K/19 (Item 1 from file: 160)
DIALOG(R) File 160:Gale Group PROMT(R)
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01812532

Cash cards that will require no Visa
New Scientist October 29, 1987 p. 34,35
ISSN: 0028-6664

Publication Year: 1987

EEC: Forty banks have agreed to make their computerized cash/credit **card** systems compatible in 3 yrs. The agreement will initially make it easier for customers to get cash from cash dispensers or human tellers in any country. Within 3 yrs a **card** holder will be able to travel to another European country and make purchases with a **card** issued by his home bank. The point-of-purchase **terminal** will read the **card**, and the data will be sent to a computer at the issuing bank via a telecommunications network. The **computer** will approve the purchase within seconds and **transfer funds** to the store's account. There are already international networks of automatic tellers and **card** readers in Europe. Visa is tied to Bank of America, and Eurocard was set up ...

8/3,K/20 (Item 2 from file: 160)
DIALOG(R) File 160:Gale Group PROMT(R)

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01187441

CITICORP TESTING MOBILE TERMINAL FOR NATIONAL SERVICE.

VIEWTEXT May, 1985 p. 7

Publication Year: 1985

Citicorp is testing a mobile **terminal** for its national service. It is working on a pocket-size **terminal** of its own, allowing customers to access their accounts nationwide for a variety of personal computer-like, on-line banking functions. The **terminal** is a portable banking **terminal** about the size of a large pocket calculator, connected to a conventional telephone for access to a Citibank **computer**. After accessing the **computer**, customers can check their **balance**, **transfer funds** and eventually pay **funds** via the **terminal**. Citicorp is preparing to make the terminals available in select domestic markets on a trial...

...financial account service. The Citibank account service presently offers savings, checking, a credit line, credit **card** and other features to some 100,000 customers nationwide. ...

8/3,K/21 (Item 3 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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01026559

Werbung-Handel-Verbrauch: Strichcodierung: Noch gibt es die Datenverbindung zwischen Bank und Haendlerkasse nur auf dem Papier.
Handelsblatt February 13, 1984 p. 1424
Language: German

Publication Year: 1984

... terminals with keys. When the bar code is passed over a reading window, or a **reader** pen is passed over the code, the main **computer transfers** the price of the product to the point-of-sale **terminal**. The bar coding on the product gives no information on price, since this changes while...

... taking. Each article which is passed over the reading window of the point-of-sale **terminal** is missing from the next stock taking list. Installation of computerized coding equipment is considered...

... terminals and retailers' point-of-sale terminals, allowing customers to pay by means of a **card** coded with a magnetic stripe. In this way the **money** would be automatically debitted from the customer's account, as with automatic cash dispensers at...

8/3,K/22 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07911742 SUPPLIER NUMBER: 16954623 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Structured financing techniques.(Committee on Bankruptcy and Corporate
Reorganization of the Association of the Bar of the City of New York)
Business Lawyer, 50, n2, 527-606
Feb, 1995

ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 30512 LINE COUNT: 02443

... as a default by the servicer in complying with the terms of its
engagement). Any **computer** tapes or other records retained by the
transferor in connection with the servicing should be marked to
indicate that the receivables are the...senior and subordinated debt).
Numerous sources are available on those subjects. This Report assumes the
reader has a working knowledge of these areas. (2.) Standard &
Poor's, S&P's Structured...the originator. Traditionally, securitizations
primarily involved financial assets of a type - e.g., bank credit
card receivables - whose default risk was an independent variable
from the solvency of the originator. Some securitizations involved
financial assets of a type - e.g., department store credit **card**
receivables - whose default risk had a modest correlation with the solvency
of the originator. As...

...F.R. sections| 270.2a-7 (1994) (short-term ratings standard for
investment by mutual **funds**); see also Moody's Investors Serv.,
Commercial paper Defaults 1970-1993 at 5 (Feb. 1994...

...stay that arises upon bankruptcy. The fact that the assets have been
removed from the **transferor's** estate by being sold for full value,
and do not serve merely as collateral...

19950200

8/3,K/23 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07210922 SUPPLIER NUMBER: 15145286 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AT&T upgrades smart-card unit to a consumer products division. (American
Telephone and Telegraph)
Barthel, Matt
American Banker, v159, n42, p16(1)
March 3, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 577 LINE COUNT: 00045

... similar to a credit or debit card, but is made more powerful by an
embedded **computer** chip.

AT&T has gone the "contact-less" **route** -- its cards do not have
to be inserted into a terminal to be read.
Growing...

...employees, allows participants to make purchases at a cafeteria.

The bank uses special ATMs that **transfer funds** onto the
smart **card** from a bank account. A point of sale **terminal** in the
food line deducts the cost of a meal from the chip.

Though this...

19940303

8/3,K/24 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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01889139 SUPPLIER NUMBER: 02995214 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Looking at automated cash management.
Lum, Sarah
Supermarket Business, v38, p23(3)
Nov, 1983
ISSN: 0196-5700 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3151 LINE COUNT: 00243

... of that store.

At the checkout, a customer wishing to make purchases with the debit **card** will indicate this to the checker. The checker enters this function into the register and totals up the groceries. The customer runs his **card** through the magnetic strips **reader** and enters his personal identification number (PIN) in the 10-key pad. Once clearance is ...

...for a direct debit transaction; about 30 seconds for cash and about 45 for checks.) **Funds** can be **transferred** instantly or periodically throughout the day.

For a store already equipped with electronic cash registers...that will be debited every time he makes a grocery purchase. The system's control **computer** will **transfer** the funds from that account to the store's account on a daily basis. Clients...

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?